

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA**

IN RE: : CHAPTER 13
: CASE NO.

11-70169

**Ting Lott
Amy Denise Lott**

CHAPTER 13 PLAN

1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee and the debtor(s) (or the debtor(s)'s) employer) shall pay to the trustee the sum of: \$601.00 monthly.

2. From the payments so received, the trustee shall make disbursements as follows:

(a) The Trustee percentage fee as set by the United States Trustee.

(b) The monthly payments will be made on the following long-term debts: (Payments which become due after the filing of the petition but before the first payment designated here will be added to the pre-petition arrearage claim.)

<u>NAME OF CREDITOR</u>	<u>PAYMENT AMOUNT</u>	<u>MONTH OF FIRST PAYMENT UNDER PLAN</u>
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(c) Preconfirmation adequate protection payments will be made to the following secured creditors and holders of executory contracts after the filing of a proof of claim by the creditor. These payments will be applied to reduce the principal of the claim.

<u>NAME OF CREDITOR</u>	<u>MONTHLY ADEQUATE PROTECTION PAYMENT AMOUNT</u>
SEFCU	20.00
SEFCU	20.00
Walmart Card/GE Consumer Fin.	1.63
Best Buy/HSBC`	6.38

(d) Attorney fees ordered pursuant to 11 U.S.C. § 507(a)(2) of \$2,500.00 to be paid per the Distribution Schedule on the Administrative Order on the Attorney fees dated August 1, 2006.

(e) After confirmation of the plan, the secured creditors with allowed claims will be paid as follows:

<u>NAME OF CREDITOR</u>	<u>ESTIMATED AMOUNT DUE</u>	<u>VALUE</u>	<u>INT. RATE</u>	<u>COLLATERAL</u>	<u>TO BE PAID</u>
Best Buy/HSBC	1,983.90	1,000.00	6.5%	Electronics	20.44
SEFCU	13,574.65	10,400.00	6.5%	07 Hyundai Sonata	277.44
SEFCU	14,060.75	7,325.00	6.5%	03 Toyota Solara	149.21
Walmart Card/GE Con Fin	616.18	300.00	6.5%	TV	6.13
Wells Fargo Mort.	2,100.00	(Arrears on mortgage to be repaid over 57 mos. @ 6.5%)			42.92

(f) The following collateral is surrendered to the creditor:

<u>NAME OF CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>
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(g) The following domestic support obligations will be paid over the life of the plan as follows: (These payments will/will not be made simultaneously with payment of the secured debt and will/will not include interest at the rate of _____. Interest can only be included if the plan is proposing to pay all claims in full.)

NAME OF CREDITOR

(h) The following unsecured claims are classified to be paid at 100%. These payments will/will not be made simultaneously with payment of the unsecured debt:

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(i) All other 11 U.S.C. § 507 priority claims, unless already listed under 2(g), will be paid in full over the life of the plan as funds become available in the order specified by law.

(j) The debtor(s) will be the disbursing agent on the following debts:

Wells Fargo Mortgage Co. - 990.46 - Monthly Mortgage Payment - Starting April, 2011

(k) Special Provisions:

Upon completion of the plan payments, all non-purchase money, non-possessory liens and/or judicial/statutory liens in favor of the following creditors will be avoided pursuant to 11 U.S.C. §522(f), and upon notice of discharge, the creditors shall cancel said lien(s) of record within 15 days of such notice.

(l) General unsecured creditors whose claims are duly proven and allowed will be paid as follows:

\$104.86 will be assigned to costs and unsecured creditors.

\$0.00 dividend will be paid to unclassified creditors.

The term of the plan is approximately 5 years and 0 months.

Date: January 31, 2011

/s/ Ting Lott

Debtor 1

/s/ Amy Denise Lott

Debtor 2